

THE REALTOR REPORT

Beaver County Association of REALTORS®

SEPTEMBER 2015



PRESIDENT'S LETTER

Dear Realtors and Affiliates,

Can you believe that it is September already!! Where does the time go? We have a lot planned for all of you this fall so we hope that you take advantage of all the great programs.

We had an awesome free class on how to save on your taxes. It was a great program and all who attended took away information that was beneficial to our profession. Thanks to all who attended.

Well, we had a wonderful turn out for members wanting to run for a board position. Thanks to the nominating committee for a job well done. Also, thank you to the budget committee for getting the budget together and getting this difficult task completed so quickly.

Please remember to call Vic Smith to see what he is in need of for the auction. We are looking for a great turn out this year. Vic and his committee dedicate a great deal of their time to put this wonderful event together that not only benefits the community charities, but all of us. We will advertise it to the community as a give back from all the members of BCAR!! Planning to see you at Shadow Lakes on November 4th!!

Our Affiliates are sponsoring the Round Table on September 16th. I am hoping to see a full house to support our affiliates who always are supporting us. It will be a fun and educational event. See you there! Don't forget about our famous STEAKGATE on October 8th! Where else can you get an awesome steak, all the fixins, friends and fun for \$12.00 plus a food item to support the Salvation Army Food Bank? October 14th at 6:00 pm at the Penn State Beaver Campus.....BCAR will be hosting a debate with the commissioners that are running for office. Please plan to attend.

Get a head start on you CE on October 13th and 20th. BCAR is offering two classes to all members. Then, in November we are offering Negotiation classes. Be ahead of the game and complete your CE hours early.

I also would like for all of the members to please read the 'CALL TO ACTIONS' and act on them. It is important that we stay in touch with the happening in our professions. If there is something you do not know enough about to act on, please call BCAR and ask for additional information. To all of you that already participate in the "CALL TO ACTIONS"thank you so much!! As always thank you all for being so supportive and working together as a team to accomplish goals for the betterment of the organization. It is my honor to serve all of you. Wishing you all a Happy and Blessed Labor Day!!

ENJOY LIFE!!!

Beverly

2015 Officers and Board of Directors

President: Bev Pietrandrea

President-Elect: Bridget Wysocki

Secretary: Judy Plakosh

Treasurer: Michelle Branham

Directors: Bob Bixler

Dave Bodell

Rita Brimmeier

Ernie D'Achille

Lisa Dowling

Peg Gahles

Amy Logan

Cindy McConnell

Joan Shanahan

Immediate Past-President

Leslie Chaklos

Affiliate Director:

Rich Masucci

Association Executive:

Karen Fuller

**YOUR AFFILIATES AT WORK FOR YOU!
PLEASE COME JOIN US
ON WEDNESDAY, SEPTEMBER 16th**

Affiliate Sponsored Round Table

**First Presbyterian Church
(252 College Avenue, Beaver, PA)**

**Only \$10 per person includes breakfast
cash or checks payable at door**

Bring business cards to be eligible for drawings at each affiliate table

50/50 Raffle

Raffle for local dues paid a \$120 value

MUST BE PRESENT TO WIN!!

***Your Affiliates are constantly
working to keep you informed***



Affiliate

Sponsored Topics:

- Land Loans/Permits
- VA, FHA, USDA & Conventional
- 203K/Interior Design
- Closing/Lending Procedures
- Advertising
- Home Warranty/Home Inspections
- Gas Leases
- Appraisals

Registration 8:00 a.m.

Breakfast 9 a.m.

Round Table 9:30 until 12 noon

- Scrambled Eggs
- Bacon and sausage
- Home fried potatoes
- Biscuits with butter and jelly
- Fresh brewed coffee
- Orange and Cranberry juice

RSVP by Wed., September 9th

**Call 724-774-4126 or email
Karen Fuller at
bcar3@verizon.net**

UPCOMING EVENTS:



September 9th Reservations for Round Table Event due
September 10th Next Affiliate Meeting
September 16th Affiliate Sponsored Round Table
October 8th Steak Gate, Two Mile Run Park
October 13th and 20th CE Classes at Holiday Inn Express, Monaca
October 15th Donations for Charity Auction due
November 4th Charity Auction, The Club at Shadow Lakes
November 17 & 18 Real Estate Negotiation Class at Fairfield Inn, Monaca
December 4th Holiday Beginnings at BaRuni's, Baden

CODE OF ETHICS Article 6: REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products and services.

WELCOME New Members: **Andrew Glod** – Coldwell Banker; **Shari Braithwaite** and **Barbara Howard** – Northwood, Cranberry Twp; **Amanda Barbano**, **Michelle Stringer** and **David Tatro** – Northwood, Moon Twp;

New Affiliate: **Cavcon Construction Company**
211 Huff Avenue, Suite B
Greensburg, PA 15601

724-834-5220
Fax 724-834-7533
Email: rduffy@cavcon.com

Ray Duffy
James Thomas

Larson Design Group Company
300 South Walnut Lane, Suite 202
Beaver, PA 15009

724-495-7020
Fax 724-495-2594
Email: marketing@larsondesigngroup.com

Brad Davis
Damon Rhodes

REALTOR Changes: **Dave Bodell** of Berkshire Hathaway, Beaver has a new email address davidbodell@thepreferredrealty.com

Michelle Branham is now with Howard Hanna, Beaver office.

John Gates is now with Howard Hanna, Beaver Office.

Affiliate Changes: **Mark Holp** and **Chris Williams** are the representatives at Mortgage Lending Solutions. Mark's email is mark@mortgagelendingsolutions.com.

Congratulations to **Wendy Wallace** of Northwood, Beaver office. She is celebrating being a grandmother to Bryson born on August 12 weighing 5lbs 11 oz.

Condolences to the family and friends of **Nick Zarnich** of Zarnich and Associates Real Estate Appraisers who passed away. Nick was a past President twice and received Emeritus status with the association for 40 years of service.

to **Karen Lee Hutman** of Howard Hanna, Beaver and family in the passing of her Father.

All items for the Rapper must be in by the **FIRST DAY** of each month.

www.thepittsburghrenovationslender.com



Bill Stouffer
NMLSR ID 126079

Bill Stouffer
Renovation Specialist
412-863-1524
NMLSR ID 126079

Renovation Financing Available

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NMLSR ID 999801, AS706418 Expires 6/2016



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eppinger@agchoice.com
agchoice.com/country-living

If you're looking for rural real estate, we're here to work with you. With a variety of loan packages and the flexibility to customize financing to meet your individual needs, we can help make your country living dreams come true.

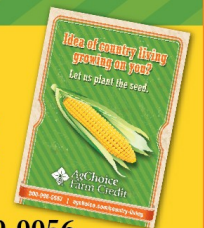
We have money to lend for:

- Conventional Home Loans
- Lots and Land Packages
- Construction Loans
- Manufactured Homes
- Woodland

Financing

- Loans are available to full-time farmers, part-time farmers and rural residents.
- Farm income and/or assets are not required.
- Property must be located in a rural area (some areas are excluded). For details visit <http://pennsylvaniausda.com> and click on Eligible Pennsylvania Counties.

Learn more about how AgChoice can make your picture of country living a reality. Contact us for a FREE Country Living Kit. Call 800-829-0056 or visit agchoice.com/country-living.





Beaver County Association of REALTORS®

Annual STEAK GATE / PICNIC

Thursday, October 8th
(Rain or Shine)

We have indoor accommodations!!

Two Mile Run Park
(Gypsy Glen Road, Brighton Twp)

Social Time 6:00pm and Dinner at 6:30pm
Steak Dinner, Dessert, and Beverages

Cost \$12 / person, Guests WELCOME

*****There will be a membership meeting at this event*****

Call BCAR at 724-774-4126 for
reservation by October 1st.

Community Service Project:

We will be collecting items for the Salvation Army food bank at this event. Please bring your donations with you. If you donate **5 or more nonperishable food items or \$5** you will be put into a **special drawing**.

Any donation is appreciated. Also encourage your office to have a food drive and bring the items to Steak Gate.





Beaver County Association of REALTORS®



2015 Election Slate

The following slate for the election of Officers and Directors for 2015 has been approved by the Nominating Committee. Additional candidates for the offices to be filled may be placed in nomination by petition signed by at least twenty-five (25) members eligible to vote. The petition shall be filed with the Association Executive NO LATER THAN SEPTEMBER 30TH. (Petitions available upon request at the association office) The election shall be conducted by electronic vote or paper ballot. (available only at the association office) The election cutoff will be midnight November 3rd.

Proposed Slate of Officers and Directors for 2015

President: Bridget Wysocki
President Elect: Robert Williams
Secretary: Judy Plakosh
Treasurer: Michelle Branham

Directors: Lori Bianco, Dave Bodell, Cindy McConnell, BJ Mike, Leslie Pazur

**Voting will be conducted electronically at BCAR's website
www.mybcar.com starting October 20th.**



Why is NAR fighting 'Patent Trolls'?

The National Association of Realtors® issued a [Call-for-Action](#) to urge U.S. representatives to support H.R. 9, the Innovation Act, to stop patent trolls and protect the real estate industry from frivolous lawsuits.

A "patent troll" is a person or company that attempts to enforce patent rights against accused infringers far beyond the patent's actual value. Realtors® are targeted by patent trolls at alarming rates. That's because the real estate industry relies heavily on technology and software products to market properties. Patent trolls exist solely to purchase old patents and to use the threat of expensive lawsuits to extort money from legitimate businesses. They target Realtors® using technology such as dropdown menus on websites; website mapping technologies; on-line search alert functions; and scan-to-email technologies. In Pennsylvania alone, nearly 460 patent-related lawsuits have been filed. NAR is part of the United for Patent Reform coalition with nearly 200 other businesses - from Macy's to Adobe Systems to Facebook - to pursue comprehensive solutions to abusive patent litigation.



2016 REALTOR® Dues

It is that time again, REALTOR® Dues Invoices will be mailed to your real estate office in September. Watch your mailboxes!!

GOVERNMENT AFFAIRS CORNER

To: Beaver County Association of Realtors

From: Government Affairs

Date: 28 August 2015

Re.: Legislative Notices

News from Harrisburg:

HB 1480 Amendment to Act 99 of 2000 "Municipal Property Maintenance Code"

Representative Jamie Santora has proposed House Bill 1480, which amends the Municipal Property Maintenance Code, Act 99 of 2000. The current language of Act 99 does not clearly define what constitutes as "unfit for habitation". Representative Santora's amendment seeks to provide clarification on the language, while preventing minor issues from stalling the closing of a sale. 20 Representatives have signed on as co-sponsors to this amendment, and it will be referred to the Local Government Committee, chaired by Representative Harper.

HB 1421 (Representative Helm) – Legislation to require licensure of all home inspectors in Pennsylvania

House Bill 1421, sponsored by Representative Sue Helm, implements a statewide licensure standard that all home inspectors must meet. The pre-requisites established in the legislation include: 1.) Education: high school diploma or equivalent; 2.) Successful completion of a bureau-approved training program of no less than 120 hours (including 40 in-field training hours); 3.) Successful completion of a bureau-approved examination; 4.) Secure liability insurance of \$500,000 per occurrence and deductible of not more than \$2,500; 5.) Payment of fee; and 6.) Biennial renewal: includes 16 hours of continuing education. The bill has been co-sponsored by 50 State Representatives.

HB 809 Legislation to prevent Pennsylvania's municipalities from implementing housing ordinances that discriminate against college students

Representative Sue Helm has proposed this piece of legislation that prevents municipalities from discriminating against college students. The restrictions that municipalities are authorized to enforce would include: 1.) Based on reasonable and sufficient parking for the vehicles of the occupants of the unit; 2.) Capping the number of occupants at no more than two per bedroom; and 3.) Based on any unique health and safety concerns or unresolved code violations. Hearings are being planned by the House Local Government Committee to further discuss this legislation. The Pennsylvania Association of Realtors is currently monitoring this legislation.

SB 877 Property Assessment Appeals Legislation

State Senator David Argall has proposed Senate Bill 877, which specifies that taxing authorities may only appeal assessments when the property a.) has gone through a countywide reassessment; b.) been divided into smaller parcels; or c.) experienced a change in its productive use. A retroactive remedy is included to allow owners to appeal for a reduction to prior levels.

News from Washington:

RESPA/TILA

The Consumer Financial Protection Bureau has formally approved the postponement of RESPA/TILA integration until [October 3, 2015](#). The Know Before You Owe rule will require the submission of two new documents: the Loan Estimate and the Closing Disclosure forms.

According to the [CFPB](#), the [final rule](#) issued on July 21st included corrections to two of the provisions in the original document.

For additional resources and sample forms, be sure to visit the [TILA/RESPA](#) page created by the Pennsylvania Association of Realtors.

H.R. 9: The Innovation Act

The National Association of Realtors has issued several calls-to-action in support of H.R. 9: The Innovation Act, which would provide protection to the Realtor community from patent trolls.

If you haven't yet, please encourage your Member of Congress to support The Innovation Act, by submitting this [letter](#).

1031 Like-Kind Exchanges

Overall tax reform is unlikely during a presidential election, however, there is a chance that Congress address corporate tax reform. In the unlikely event that this occurs, NAR is proactively collecting testimony in regards to [1031 like-kind exchanges](#)

Anyone interested in submitting a testimony, please contact Government Affairs at kellyvo@realtorspgh.com

Should you have any questions, please do not hesitate to contact Government Affairs directly at gad@realtorspgh.com or 412-563-5200 x15.



To the REALTOR® membership of the Beaver County Association of REALTORS®, when you receive an email about a “Call to Action” please take the time to respond to that email. It is a requirement of the National Association’s Core Standards for us to keep our charter membership. Take that minute and respond!!! Thank you for your help.

REALTOR.COM AGENT PROFILE

Many of you may have noticed the increased number of television and online ads from realtor.com. Now realtor.com is featuring all-new agent profile pages which are designed for Realtors® to easily manage and shape their online presence.

Once Realtors® claim their free Agent Profile, it will automatically be included in the realtor.com [Find a Realtor® directory](#), boosting visibility and referral potential. Plus it'll make it easier for consumers to find Realtors® with an active profile through a Google search.

We're encouraging all Pennsylvania members to visit realtor.com and claim their profile. PAR has compiled more information about realtor.com on [PAR's website](#), which features a terrific video explaining benefits of having a realtor.com profile.

To claim a profile, go to the [Find-A-Realtor®](#) utility on realtor.com, using the Find Realtors® tab at the top center of the main page. Once there, type in your name, find yourself, claim your profile, complete your profile and add a photo.

If you experience problems, you can call the helpline at 800-878-4166.



Tax Strategies for the Real Estate Professional

The Beaver County Association of REALTORS® held the class “Tax Strategies for the Real Estate Professional” on August 18th. The speaker was Kelly Clark from Bradford and Company. This class was very educational. Kelly used those in the audience to explain the tax strategies, which made it more personal and understanding. Did you know that 83% of Americans over pay on their taxes? Did you know that if you filed an extension it did **not** mean that you had a greater chance of being audited?

This class discussed the strategies that were in compliance with the law.

For example:

- IRS mileage method or the Actual Method
- GVWR – Gross Vehicle Weight Rating up to \$25,000 deduction
- Home office deduction
- Commuting miles deductible from administration office to business office
- Medical Insurance Reimbursement
- Entertainment deductions

This class was very informative. Those in attendance said it was worth the time attending. They learned strategies to help them with their taxes. Your accountant is only as good as the information you provide. This class helped with being a good provider.

Local Continuing Education Classes

Beaver County Assoc of REALTORS® and Career Growth have joined forces to bring local continuing education classes to our membership. Please see the information below and the registration page to attend classes. **Registration and payment must be made with Career Growth** to guarantee your seat. Any questions call BCAR at 724-774-4126.



CAREER GROWTH REAL ESTATE ACADEMY

7 PARKWAY CENTER, SUITE 150

PITTSBURGH, PA 15220

412-937-1866

info@cgrea.com

CONTINUING EDUCATION COURSE DESCRIPTIONS

Course 1. PROFESSIONAL ETHICS IN REAL ESTATE PRACTICE

Real estate professionals have both legal and ethical duties when working with consumers and other licensees. This 3.5 hour program will present common ethical dilemmas and propose methods to resolve them. It will also satisfy NAR's requirement for quadrennial ethics training for REALTORS®.

Course 2. CHANGES IN FINANCE AND SETTLEMENT PROCEDURES: THE IMPACT ON CONSUMERS AND LICENSEES

This 3.5 hour program is designed to educate licensees about newly adopted rules and documentation requirements. The use of these new documents will require expertise on the part of licensees to ensure that transactions are completed in a timely manner and in accordance with the law. Participants will review and become familiar with the documents and time frames required and, develop business practices which benefit all parties involved in the transaction.

Course 3. CONSUMERS, LICENSEES AND AGREEMENTS OF SALE: THE BASICS

Consumers rely on the expertise of licensees to guide them through the process of buying and selling real estate. The focal point of any transaction is the Agreement of Sale. This 3.5 hour program will focus on licensees' duties regarding preparation and use of properly completed Agreements of Sale. The PAR standard form will be used as the basis for helping licensees understand their duties, obligations and limitations regarding this important document.

Course 4. AGREEMENTS OF SALE – BEYOND THE BASICS: PROPER USE OF CONTINGENCIES, ADDENDA AND SUPPORTING DOCUMENTS

Every real estate transaction is unique. While the key elements of an Agreement of Sale may be clear and easy to address, they may not adequately deal with specific circumstances related to the transaction. This 3.5 hour program will address how licensees address these issues without engaging in the unauthorized practice of law.

ENROLLMENT AND REFUND/TRANSFER POLICY- PLEASE READ

Enrollments are limited. Registrations are processed on a first paid, first confirmed basis. Complete registration information and full payment are required to process a registration. Career Growth reserves the right to cancel any class due to low enrollments or other circumstances. If the school cancels a course, paid/enrolled students will receive a full refund. If a registered student cancels their registration in writing at least 3 days prior to the course start date, the student will receive a full refund. Cancellation received within three days of the course start date will receive no refund of tuition, but tuition may be transferred (for that student only) to a course scheduled within the following six months. After six months there will be no transfer or refund. There will be no refund, credit or transfer of tuition after the course begins if the student does not attend the class.



CAREER GROWTH REAL ESTATE ACADEMY
 7 PARKWAY CENTER, SUITE 150
 PITTSBURGH, PA 15220
 PHONE: 412-937-1866 FAX: 412-9371883
info@cgrea.com

REGISTRATION FORM – PLEASE PRINT CLEARLY

REAL ESTATE LICENSE # _____ - _____ - _____ (required to receive CE credit)

NAME _____ (as it appears on your R.E. LICENSE)

HOME ADDRESS _____ EMAIL _____
 May we contact you by email _____ yes _____ no

CITY _____ STATE _____ ZIP CODE _____

HOME (_____) _____ CELL (_____) _____

BROKERAGE COMPANY: _____ WORK PHONE (_____) _____

If you have special classroom needs, please let us know by calling 412-937-1866

REGISTRATION MUST BE RECEIVED ONE WEEK PRIOR TO COURSE DATE

REGISTER ME FOR THE FOLLOWING: (please check which course(s) you will attend)

COURSE 1 COURSE 2 COURSE 3 COURSE 4

ALL COURSES WILL BE HELD AT: THE HOLIDAY INN EXPRESS
 105 STONE QUARRY ROAD, MONACA, PA 15063

TUESDAY, October 13, 2015

Course 1:	Professional Ethics in Real Estate Practice (8:30 a.m. to noon 3.5 hrs.)	\$40.00	} \$75.00 if taken together
Course 2:	Changes in Finance and Settlement Procedures (1:00 p.m. to 4:30 p.m. 3.5 hrs.)	\$40.00	

TUESDAY, OCTOBER 20, 2015

Course 3:	Consumers, Licensees and the Agreement of Sale (8:30 a.m. to noon 3.5 hrs.)	\$40.00	} \$75.00 if taken together
Course 4:	Agreements of Sale: proper use of contingencies, addenda and supporting documents (1:00 p.m. to 4:30 p.m. 3.5 hrs.)	\$40.00	

MAKE CHECKS PAYABLE TO: CAREER GROWTH Total Amount Due: \$ _____
 MAIL TO: CAREER GROWTH, 7 PARKWAY CENTER, SUITE #150, PGH. PA 15220

TUITION ENCLOSED: \$ _____ \$40.00 FOR EACH 3.5-hour session, \$75.00 FOR TWO on the same day. **REGISTRATION MUST BE RECEIVED ONE WEEK PRIOR TO COURSE DATE**

MC/VISA # _____ - _____ - _____ EXP. DATE: _____

SIGNATURE _____
 (Required ONLY if you are using a credit or debit card)

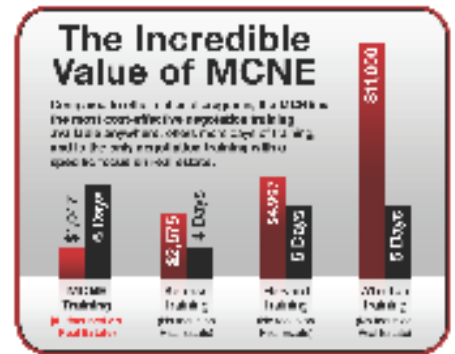
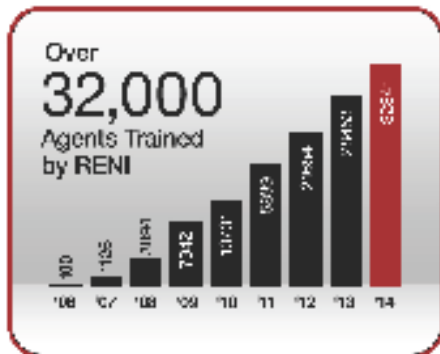
FAX: (412)-937-1883 (IF FAXED, PLEASE CALL (412) 937-1866 AND CONFIRM RECEIPT OF FAX) OR SCAN AND E-MAIL TO info@cgrea.com web site: www.cgrea.com



REAL ESTATE NEGOTIATION COURSE

MCNE® Designation Series

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15 CE Credit Hours + 1 Broker Credit
Approved in Pennsylvania



Click on the Link Below *or* Type Link into your Browser to **REGISTER!**

<http://www.cvent.com/d/xrqgmg>

DATE: November 17th & 18th, 2015
LOCATION: Fairfield Inn Monaca
 1438 Brodhead Road
 Monaca, PA 15061
TIMES: 8:30 Am – 5:00 PM
INSTRUCTOR: Mike Walker – National Instructor
COST: **Early Registration - \$299.00**



Event Sponsored By:



**BEAVER COUNTY ASSOCIATION
OF REALTORS®**

Complete all three CNE courses in any order to earn your MCNE Designation.

For questions, please contact our customer support at info.mcne@gmail.com

BEAVER COUNTY ASSOCIATION OF REALTORS®

PRESENTS

ANNUAL CHARITY AUCTION



WHEN: Wednesday, November 4, 2015

WHERE: The Club at Shadow Lakes—**NEW LOCATION**

TIME: 5:30 to 6:30 Chinese Auction

5:30 to 7:00 Silent Auction

6:30 Buffet Dinner

After dinner Live Auction

COST: FREE to members of the Association

You are able to bring a guest(s) at the price of the meal \$25.00/person.

Live Auction

Silent Auction

Chinese Auction

Lottery Trees

50/50 RAFFLE

Door Prizes



NEW this year: \$250 Cash Giveaway for 1 lucky person

Drawing to be held after the live auction and **must** be present to win!!

CALL BCAR AT 724-774-4126 By OCTOBER 28th FOR RESERVATION!!



Pick your favorite dessert
at the bake sale.
Proceeds benefit local Charities.



BEAVER COUNTY ASSOCIATION OF REALTORS®

666 CORPORATE STREET
SUITE 401

BEAVER, PA 15009

(724) 774-4126
FAX: (724) 774-1954

September 1, 2015

Dear REALTOR® Friend,

The Beaver County Association of REALTORS® is gearing up for our Annual Charity Auction to be held on November 4, 2015, at The Club at Shadow Lakes in Aliquippa.

This annual event has grown each year and last year it was possible to donate over \$14,000 to local charities, such as Beaver Valley Intermediate Unit PTO, Boy Scouts of America, Habitat for Humanity, Women's Shelter, the Yellow Ribbon Girls, and others.

In preparation for this year's event, we are asking support of REALTOR® members, affiliates, individuals, and local businesses. We are accepting monetary donations, gift baskets, gift cards, and any item donated. These items are then used in either our live, silent, or Chinese auctions the night of the event.

As a special "thank you" to our contributors, a full page ad runs in the Beaver County Times, listing all who have donated for that year's auction. Also our contribution and contributors are listed in many of the charities newsletters that we donate to from the auction.

Please help the Auction Committee by getting your donation in as soon as possible, but no later than October 14th. If you have any questions, please call the Beaver County Association of REALTORS® office at 724-774-4126 or Auction Committee Chairman, Vic (Bill) Smith at 724-774-2222 X218.

We understand the economic time facing the country, and charities are being hit hard. So any contribution to the charity auction would be greatly appreciated. "Thank You" in advance for your participation.

Respectfully submitted,

Vic Smith, Auction Committee Chairman
Beaver County Association of REALTORS®

Home Inspection Services for Real Estate Professionals

Proudly providing inspections to Beaver Falls and surrounding areas.

WIN's very comprehensive home inspection is for the client who would like a thorough analysis of most major details of the home. This visual home inspection includes over 300 items, from the foundation to the roof and all the major systems of the house including electrical, plumbing and heating/air conditioning.

Foundation - Structure - Basement or crawl space - Interior and exterior walls - Siding - Water heater - Heating and air conditioning systems - Electrical system - Plumbing system and fixtures - Porches and decks - Attic - Roof - Gutters - Fireplace and exterior chimney - Interior and exterior doors - Interior stairway components - Bathrooms - Kitchens

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 Extended Full Home Inspection
 Condominium/Townhome Inspection
 New Construction Inspections
 Home Buyer Consultation

Home Seller Services

Pre-listing Inspection
 Screening, Sampling, Testing
 Pest Inspection
 Radon Testing
 Mold Testing
 Water Testing

For more information visit:

www.WinHomeInspectionBeaverFalls.com

Call: 724-683-3144 or 724-473-3618

Kevin and Dana Miller



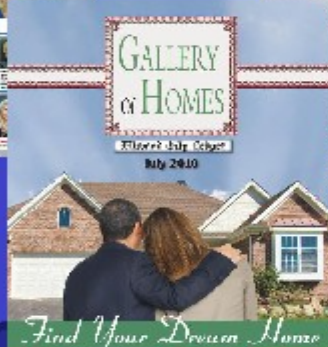
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The Beaver County Times ■ Allegheny Times ■ Ellwood City Ledger ■ Times iMedia ■ Valley Tribune



MEMBER BENEFITS

So many times we hear, what do we get for our membership to the Beaver County Association of REALTORS®

Well, take a minute and read the benefits. This ad has been running once a month in the Beaver County Times all year.

Thank you to the Times for running it.



Our Partners have Privileges

BCAR REALTOR Benefits

BENEFITS OFFERED TO BOTH PRIMARY AND SECONDARY MEMBERSHIPS

MONTHLY MEMBERSHIP MEETINGS

- Educational
- Networking opportunities

EDUCATION

- New Member Orientation
- Continuing Education Classes
- Code of Ethics Training

ANNUAL AWARDS

- Sales Awards
- REALTOR® of the Year
- Emeritus Award

WEBSITE

MONTHLY NEWSLETTER

ADVERTISING DISCOUNT IN THE BEAVER COUNTY TIMES

- Home Buyer's Guide
- Here's my card
- Sunday Open Houses
- Progress Edition

AFFILIATE CONTRIBUTION

- Education
- Holiday Beginnings



We are a professional organization dedicated not only to our members but to the community needs. We are very active in fund raising and supporting local charities.

Also members of the National Association of REALTORS® and the Pennsylvania Association of REALTORS® and receive all the benefits they offer.

BCAR Affiliate Benefits

Affiliates are companies who have services in the real estate industry or benefits for REALTORS members.

INVITED TO ATTEND ALL FUNCTIONS OF BCAR

AFFILIATE MEETINGS

WEBSITE

SOCIAL

NETWORKING

ADVERTISING

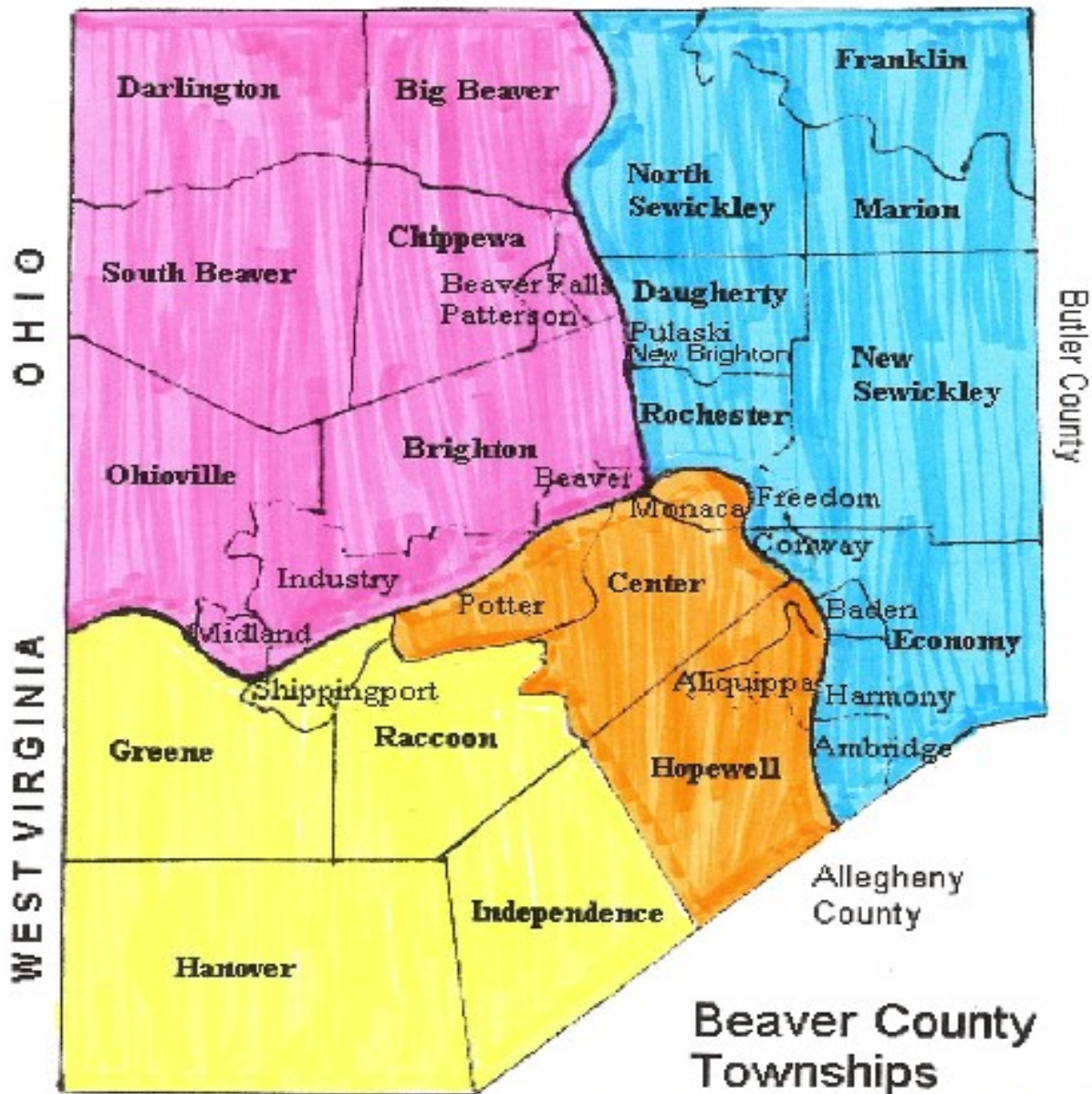
- Discount in Beaver County Times
- Highlight affiliate companies in monthly newsletter
- ½ or full Page in monthly newsletter

We are given the opportunity as professionals to work alongside the REALTORS® with their support. With a group effort, we give back to the community and help support local charities.

**Contact the Beaver County Association of REALTORS
at 724-774-4126 for your membership today.**

New Listings: If you have a new listing and would like it to be on the Beaver County Tour you must go to the multi list and pull up the listing. There you will find an agent tour. Click the date that corresponds with the below schedule for the area your listing is in.

Beaver County Realtor Tour



BCAR is proud to announce starting in Sept 2010 a Beaver County Realtor® Tour every Tuesday 10 am to 12 pm. The tour is broken up into zones as follows:

- 1st Tues of the month
- 2nd Tues of the month
- 3rd Tues of the month
- 4th Tues of the month

Realtor's should place the listing they would like on tour in the MLS system no later than noon on Mondays so that the tour can be pulled and printed for distribution.

Beaver County Association of REALTORS®

650 Corporation Street
Suite 401
Beaver, PA 15009

Phone: 724-774-4126
Fax: 724-774-1984

E-mail: bcar3@verizon.net
Website: www.mybcar.com



AFFILIATE INFORMATION

IMORTGAGE SERVICES, LLC

Phone: 888-575-8555

Representatives: Ed Austin and Nathanael Kovach

Serve Nationwide

Products/Services Offered: Full Title and Closing Services, Appraisal Management, Appraisal Reviews, Broker Price Opinions (BPOs) REO Asset Management, Field Services, Property Inspections and Default Valuations.

INSURANCE UNLIMITED

Phone: 724-728-2620

Representative: Craig W. Nunamaker

Serve Allegheny, Beaver, and Butler Counties.

Products/Services Offered: Insurance Agency, Bonds, Personal Insurance, Small Commercial, Habitational, Vacant Homes

J.L. CAMP INSPECTION SERVICES, INC.

Phone: 724-495-2331

Representatives: Tom and Terri Laurito

Serve Allegheny, Beaver, Butler, Lawrence, and Washington Counties

Products/Services Offered: Complete Home Inspection Services for Buyers and Sellers. Also offer Pest, Radon, Well and Septic Inspection Services.

LEATHERNECK TREE SERVICE

Phone: 724-480-2726

Representatives: Bob and Stevee Roche

Serve Allegheny, Beaver, and Butler Counties

Products/Services Offered: Tree Trimming and Pruning, Tree and Stump Removal, Land Clearing and Clean-up, 24 Hour Emergency Storm Clean-up, Firewood, and Fully Insured.